

EXHIBIT "B"

Service Notes

<u>Note Date</u>	<u>User ID</u>	<u>Note Type</u>	<u>Comments</u>
1/26/2011 3:57:00PM	QT62406	OC Paperless Invoicing	Paperless Invoicing preference updated to NO.
2/18/2011 5:59:00AM	invoice	CA Privacy Act Mailer	CA Privacy Notice Sent with Invoice
2/28/2011 8:58:00PM	svcfmprod	Title Tracking Notes	Title updated in the Title Tracking database. Status = In House State = CA Title Number = 129367402 Batch Number = 166719 Lektriever Location =
2/28/2011 9:24:00PM	svcfmprod	Title Tracking Notes	Title updated in the Title Tracking database. Status = In House State = CA Title Number = 129367402 Batch Number = 166719 Lektriever Location =
3/10/2011 3:13:00PM	OC Web	OC Paperless Invoicing	Paperless Invoicing preference updated to YES.
8/1/2011 1:19:00PM	OC Web	Customer UPay Fee Waived	Scheduled Upay Requested for 8/9/2011. Conf. Id: 11864693
8/7/2011 3:10:00PM	OC Web	Payment Received	Cancelled a Scheduled UltimatePay via Owners Circle, the payment amount is \$496.53 to be posted on 08/09/2011. Confirmation Number: 11864693
1/16/2012 8:25:00PM	OC Web	Customer UPay Fee Waived	Scheduled Upay Requested for 1/19/2012. Conf. Id: 13040160
1/21/2012 3:30:00PM	OC Web	Customer UPay Fee Waived	Scheduled Upay Requested for 2/9/2012. Conf. Id: 13077890
5/24/2012 3:39:00PM	QT60143	Collection Note	██████████-4515 - lvm, no ID
5/25/2012 11:28:00AM	QT79755	Collection Note	██████████-4515* lm vm
5/30/2012 3:13:00PM	QT60143	Collection Note	██████████-4515 - lvm, no ID
5/31/2012 4:00:00PM	QT60143	Collection Note	██████████-4515 - lvm
6/7/2012 11:32:00AM	QT59709	Collection Note	██████████-4515*
6/15/2012 4:02:00PM	QT63960	Collection Note	██████████-4515
6/19/2012 3:43:00PM	QT63960	Collection Note	no id nov m
6/21/2012 6:35:00PM	QT59672	Collection Note	██████████-4515 - lm
			██████████-1269 - vmbox not set up
6/21/2012 6:36:00PM	QT59672	Collection Note	mikeandjin@gmail.com SEUNG TAE KIM SEUNG TAE KIM KIM SEUNG TAE DOB: ██████████ (40) Setup Alert ██████████-1215 LexID: 40101225184 ██████████ IRVINE CA 92620-3642 Jan 11 - Apr 12 ***** SEUNG TAE KIM SEUNG TAE KIM KIM SEUNG TAE DOB: ██████████ (40) Setup Alert ██████████-1215 LexID: 40101225184 ██████████ LOS ANGELES CA 90020-3621 Jun 10 - May 12 ***** SEUNG TAE KIM SEUNG TAE KIM KIM SEUNG TAE DOB: ██████████ (40) Setup Alert ██████████-1215 LexID: 40101225184 ██████████ ██████████ CO 80247-3179 Jul 08 - Oct 11 303-681-6096 - MDT Dk req but not billed ██████████-1269 - vmbox not set up Security code changed from to SEPT 2012 C/O Collections Memo Updated By QT57963 from to no Assist DCS: Assist INACTIVE MR. SEUNG T KIM Address: ██████████ ██████████ CA 92620-3642 UNITED STATES Daytime Phone: ██████████-1269 69
6/21/2012 6:38:00PM	QT59672	Collection Note	
6/22/2012 3:40:00PM	QT59672	Collection Note	
6/25/2012 8:22:00PM		Update Security Code	
6/25/2012 8:22:00PM	QT57963	Update Memo	
6/25/2012 8:23:00PM	QT57963	Collection Note	

REDACTED PORTION
SUBJECT TO
CONSUMER PRIVACY

LAST SERVICE: 10/22/2011
East Bay BMW

6/25/2012 8:25:00PM	QT57963	Collection Note
6/26/2012 8:47:00AM	QT53678	Collection Note
6/27/2012 3:21:00PM	QT62606	Collection Note
6/28/2012 12:48:00PM	QT59672	Collection Note
7/2/2012 8:30:00PM	QT57963	Update Memo
7/2/2012 8:30:00PM	QT57963	Update Memo
7/2/2012 8:31:00PM	QT57963	Account States Updated
7/2/2012 8:31:00PM	QT57963	Collection Note
7/2/2012 8:32:00PM	QT57963	Collection Note
7/6/2012 12:49:00PM	QT57963	Collection Note
7/8/2012 2:54:00PM	QT57963	Collection Note
7/10/2012 12:12:00PM	QT37255	Address Change
7/10/2012 12:23:00PM	QT37255	Collection Note

REDACTED PORTION
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CONSUMER PRIVACY

7/10/2012 12:24:00PM	QT37255	Address Change
7/10/2012 12:57:00PM	QT57963	Payoff
7/11/2012 11:51:00AM	QT37140	Address Change
7/11/2012 11:53:00AM	QT37140	Account States Updated
7/11/2012 11:54:00AM	QT37140	Account States Updated
7/11/2012 11:54:00AM	QT37140	Collection Note
7/11/2012 11:55:00AM	QT37140	Collection Note
7/11/2012 11:56:00AM	QT37140	Account States Updated
7/11/2012 11:56:00AM	QT37140	Collection Note
7/11/2012 4:02:00PM	QT57963	Collection Note
7/16/2012 8:33:00PM	QT59672	Collection Note
7/18/2012 12:18:00PM	QT59672	Collection Note

no other # in file net or ph log

██████████ 4515, lmtcb
██████████ 1269, no vm
Dear Mr. Sam,

First of all, please accept my apology for not being able to contact regarding this matter. It is a long story, but to make it short, I have been out of country for past 3 months due to unforeseen personal matters, and expected to go back at the end of this month. I will contact you as soon as I get back. Please understand the situation I am in. I will try to take care of this matter so I can bring my account to current.

Once again, thank you for your understanding.

██████████ 1269* — VM not set up.

The Sand Castle Field Services agent attempted to make customer contact at ██████████, CA on 6/22/2012 6:57:00 PM. The residence is a beige, two story single-family home with an attached garage. The collateral was not identified and no other vehicles were seen. The front door to the residence was answered by a female (no name provided). She stated that Seung Kim was unknown to her and refused to accept the sealed letter. There were no neighbors available to speak with regarding the customer. Please advise if Sand Castle can be of further assistance on this account.

Collections Memo Updated By QT57963 from no Assist to no Assist - OFR CARS

Memo Updated By QT57963 from to RFD: ooc

Serv Alert added to Account States.

OUT FOR REPO added to Account States.

Payment Freeze added to Account States.

assigned OFR w/ CARS, 84 dpd.

DK'd, unsuccessful. mkr is OOC. no attempt to ptp or pay

██████████ 4515, vm full

██████████ 1269, vm not set up

██████████ vm full

Address Verified By QT37255

██████████ way

██████████ ca 94568

sd staying w/ his older brother right now,

rfd sd traveled ooc and was in a bad accident,

sd can upay \$1000 for Friday,

sd can pay the remaining next week, Friday,

adv him best for him to pay the \$500 today then pay another \$500 Friday, then we can work w/ him, sd he had put some \$ in the new bank acct and will call to see if he can upay the \$500 sd the funds might be held at this point,

Address Change

Customer Payoff Quote Created by: QT57963 Quote To Seung Kim is valid through 9/28/2012 12:00:00 AM for Net Payoff Amount \$25,146.09

Address Verified By QT37140

Payment Freeze removed from Account States.

OUT FOR REPO removed from Account States.

REPO HOLD added to Account States.

Promise to pay made: 7/18/2012 for: 1560.61

mkr cll ██████████ 1952, sts can make \$500 today and claims can pay \$1560.61 on 7/18. upay \$500 today and he cb and upay on 7/18

REPO HOLD removed from Account States.

Serv Alert removed from Account States.

Candd Serv Alert added to Account States.

attempted to put repo on hold but account not in RDN.

██████████, mkr got an automated call today. apologized for dialer call.

██████████ 1952 - lm - no id

██████████ 9858 - office is closed - lm in the general mailbox

BMW FS 147

7/18/2012 2:56:00PM	QT38672	Collection Note	1852 - In - no id
7/18/2012 8:03:00PM	QXD9942	Address Change	Address Verified By munozse
7/18/2012 8:06:00PM	QXD9942	Payment Deferral	Auto-approved Deferment ID is: 2162213
7/18/2012 8:06:00PM	QXD9942	Payment Deferral	Request of \$0 payment for 1 months has been approved. Deferment auto-approved. mkr ci val adv dpd and bif proc pmnt of 100 to cover may and june proc deferral for July to bring acct current adv next pmnt due on 8/9 and has late fees to take care of as well ack
7/18/2012 8:10:00PM	QXD9942	Collection Note	Scheduled Upay Requested for 8/9/2012. Conf. id: 14438546
7/23/2012 5:26:00PM	OC Web	Customer UPay Fee Waived	Scheduled UPay requested for 9/20/2012. Conf. id: 24603383
9/17/2012 11:34:00AM	CustomerAC	Customer UPay Fee Waived	ACH Returned Item - Reason: No Account/Unable to Locate Account
9/27/2012 2:48:00PM	QT38919	ACH Returned Item	ACH Issue for payments dated 9/14-9/21 -Any Payment will be resubmitted to Customer's Bank, account balance reflects correct effective date - Do not post another payment to account.
9/28/2012 9:09:00AM	BULK NOTE	Payment Issue	ACH Issue for payments dated 9/14-9/28 - Payment will be resubmitted to Customer's Bank, account balance reflects correct effective date - Please do not submit another payment, unless the reposted payment is returned after the date of this Bulk Note.
10/3/2012 2:58:00PM	BULK NOTE	Payment Issue	Account automatically placed on uPay Hold due to consecutive NSF returns
10/3/2012 5:38:00PM	QT38919	Other	This account has been flagged for credit bureau hold and late fee hold due to ACH routing number issue from system upgrade.
10/5/2012 12:00:00AM	BULK NOTE	Comment, General	Auto-approved Deferment ID is: 2237311
11/14/2012 2:17:00PM	QXD7325	Payment Deferral	Request of \$0 payment for 1 months has been approved. Deferment auto-approved.
11/14/2012 2:17:00PM	QXD7325	Payment Deferral	holder ci ci xxx
11/14/2012 2:18:00PM	QXD7325	Payment Deferral	ABOUT DEFERMENT: 6 months and 6 payments, Wait 12 months after 2nd deferral. 4 total, int accrues across deferred months. Advised of next due date. adv of month deferred
2/28/2013 11:48:00PM	BULK NOTE	Comment, General	Removed Credit Bureau Hold and Late Fee Hold added to account on 10/5/12 due to ACH upgrade issue.
6/20/2013 5:38:00PM	QT80154	Collection Note	Email sent
6/28/2013 12:10:00PM	QT79755	Collection Note	8345* NIS NML
6/28/2013 8:35:00PM	QT80154	Comment, General	SR TYPE: Data Quality; SR#: 1-2914777685; Please See Service Request For Status Verification
6/28/2013 8:42:00PM	QT80154	Collection Note	SEUN K KIM SEUNG T KIM SEUNG TAE KIM SEUNG TAE KIM KIM SEUNG TAE DOB: (41) 1215 LOS ANGELES CA 90020-3821 Jun 10 - Jun 13

REDACTED PORTION
SUBJECT TO
CONSUMER PRIVACY

RELATIVE SKIP:

POT

Dec 09

6/28/2013 8:44:00PM

QT80154

Collection Note

Email sent

BMW FS 148

Date	Time	Account	Action
7/2/2013	5:45:00PM	QT80154	Collection Note
7/8/2013	4:27:00PM	QT80154	Collection Note
7/9/2013	4:17:00PM	QT80154	Collection Note
7/16/2013	4:48:00PM	QT80154	Collection Note
7/17/2013	1:25:00PM	QT80154	Collection Note
7/17/2013	1:25:00PM	QT80154	Update Memo
7/18/2013	3:51:00AM	OC Web	Payoff
7/18/2013	1:52:00PM	QT80154	Collection Note
7/18/2013	4:15:00PM	QT36957	Account States Updated
7/18/2013	4:16:00PM	QT36957	Collection Note
7/18/2013	11:35:00PM	MadCowSSIS	Collection Note
7/18/2013	11:36:00PM	MadCowSSIS	Collection Note
7/22/2013	4:59:00PM	QT80154	Collection Note
7/22/2013	5:00:00PM	QT80154	Update Memo
7/22/2013	11:34:00PM	MadCowSSIS	Collection Note
7/22/2013	11:37:00PM	MadCowSSIS	Collection Note
7/23/2013	1:32:00PM		Update Security Code
7/23/2013	1:32:00PM	QT94214	Update Memo
7/23/2013	1:33:00PM	QT94214	Collection Note
7/23/2013	1:38:00PM	QT94214	Collection Note
7/26/2013	11:34:00PM	MadCowSSIS	Collection Note
7/30/2013	12:48:00PM	QT97526	Address Change
7/30/2013	12:49:00PM	QT97526	Update Memo

4515 - tpm stts NLE
 1952 - no VM set up
 1269 (cred app) - tpm stts no one by that nm

0189 - tpm stts no one by that nm
 2411 - tpf stts no one by that nm
 4918 - lm
 (Skip #s)
 Email sent
 Past due letter sent
 Email sent
 REQ FOR REPO
 69 dpd
 DK Yes
 last contact 11/14/2012
 last pymnt 4/24/2013
 pay history 5 / 3 / 1
 -terrible pay, previously OFR w/ CARS

cure not required

MMR \$11,603
 P/O \$20,152.51
 RFD OOC (from 2012)
 Repo reason box checked? Ye s
 SCRA: Checked and no match
 Memo Updated By QT80154 from RFD: ooc to RFD: ooc Req
 repo 7/17
 Customer Payoff Quote Created by: OC Web is valid through
 7/28/2013 12:00:00 AM for Net Payoff Amount \$20,154.11
 Email sent
 OUT FOR REPO added to Account States.
 Payment Freeze added to Account States.
 Canceled Serv Alert removed from Account States.
 Serv Alert added to Account States.
 Approve OFR CARS; 70 dpd, last paid APR.
 DOD ck done. Prior OFR.
 Case accepted by Vendor
 Agent Update: KSR REGISTERED OWNER SEUNG TAE
 KIM CA 92620 LEGAL OWNER BMW
 TAGS EXPIRE 01/20/14 PLATE 6BVY317
 Email sent
 Memo Updated By QT80154 from RFD: ooc Req repo 7/17 to
 RFD: ooc NO GOOD #s
 Agent Update: Agent ran the address
 goes to a 2 story town house with front garage and street
 parking. Agent searched the location today at 1:38 AM and
 unit was spotted in the garage. We will continue with We will
 continue with efforts and we will advise of any findings.
 Agent Update: Andrew ran Warner Ave and it's #039;s a
 medical office building with open parking. Our vehicle did not
 show. We will continue with all efforts and we will advise of
 any findings. Thank you, Andrea.
 Security code changed from SEPT 2012 C/O to
 Collections Memo Updated By QT94214 from no Assist - OFR
 CARS to OFR CARS
 email goes to fb page for Mike Kim:

<https://www.facebook.com/mike.kim.96558?fref=ts>
 drkimond@gmail.com

additional email
 Agent Update: Agent re ran the 7450 Brigadoon Way address
 and your unit was not seen. Our agent did a search of the
 surrounding area and still nothing showing. We will continue
 with efforts and we will advise of any findings.
 Address Verified By QT97526
 Collections Memo Updated By QT97526 from OFR CARS to
 OFR CARS rfd - prev oow 7/30

REDACTED PORTION
 SUBJECT TO
 CONSUMER PRIVACY

Date/Time	Agent	Action	Notes
7/30/2013 12:52:00PM	QT37140	Collection Note	mkr cl, adv dpd/tbd
			mkr inq about deferrals. adv need paymt, and deferrals not available until nov.
			mkr std can pay within next week. adv acct escalated, and not accepting arrangements. adv need paymt today or need car surrendered. mkr std still in possession of car.
7/30/2013 11:35:00PM	MadCowSSIS	Collection Note	mkr std will see about borrowing funds and will cb today.
			Agent Update: Agent door knocked at [REDACTED] address at a different time and still received no response. Unit was not seen in the surrounding area. We will continue with efforts and we will advise of any findings.
7/31/2013 6:54:00PM	QT94214	Update Memo	Memo Updated By QT94214 from RFD: ooc NO GOOD #s to RFD: ooc
8/5/2013 1:06:00AM	OCWeb	Payoff	Customer Payoff Quote Created by: OC Web is valid through 8/15/2013 12:00:00 AM for Net Payoff Amount \$20,207.66
8/5/2013 10:57:00AM	QT37140	Address Change	Address Verified By QT37140
8/5/2013 10:59:00AM	QT37140	Collection Note	mkr cl [REDACTED]-2169, sts is going to ti the unit at Irvine BMW. sts unable to get funds together for pmt. Adv to cb once it is ti, sts will try to ti today or tomorrow
8/6/2013 11:34:00PM	MadCowSSIS	Collection Note	Agent Update: Agent ran the [REDACTED] address at 1:33pm on 8/5 and unit was a no show. Agent talk to the neighbors and he said debtor leaves at 7am every morning and does not know around what time debtor gets home. Neighbor also said the unit is al ways parked in the garage is never parked in the street. Please advise if you would like us to do a stake out on this address. Stake out #039;s are 60.00 a hour with a minimum 2 hours. This is also non-contingent upon repo. We will continue with efforts and we will advise of any findings.
8/7/2013 9:48:00AM	QT94214	Collection Note	recvd email confirmation from IRVINE BMW that veh returned there- notified CARS for pu,
8/7/2013 12:13:00PM	QT57963	Address Change	Address Verified By QT57963
8/7/2013 12:13:00PM	QT57963	Update Memo	Collections Memo Updated By QT57963 from OFR CARS rfd - prev oow 7/30 to OFR CARS
8/7/2013 12:13:00PM	QT57963	Update Memo	Memo Updated By QT57963 from RFD: ooc to RFD: ooc, prev oow 7/30
8/7/2013 12:15:00PM	QT57963	Collection Note	[REDACTED]-2169, mkr said he returned the veh to BMW Irvine on 8/6, he gave the keys to Oscar Nava.
8/7/2013 11:33:00PM	MadCowSSIS	Collection Note	Agent Update: Andrew is on his way to p/u the car.
8/7/2013 11:34:00PM	MadCowSSIS	Collection Note	Agent Update: The vehicle was picked up, all paper work forthcoming.
8/8/2013 9:18:00AM	Auto NOS	Account States Updated	Candd Serv Alert added to Account States.
8/8/2013 9:18:00AM	Auto NOS	Account States Updated	Serv Alert removed from Account States.
8/8/2013 9:18:00AM	Auto NOS	Payoff	Customer Payoff Quote Created by: Auto NOS is valid through 8/8/2013 9:18:11 AM for Net Payoff Amount \$20,871.49
8/8/2013 9:18:00AM	QT36957	Collection Note	Ca retail; We must allow option to reinstate. Mkr must provide Ins dec page \$2735.61
8/8/2013 9:18:00AM	QT36957	Update Memo	Collections Memo Updated By QT36957 from OFR CARS to Repo'd CARS /Reinst \$2735.61 + POI
8/8/2013 11:40:00AM	QXD7097	Print/Fax	NOS Letter Printed. Expires on 8/29/2013
8/29/2013 9:13:00PM	AutoChgOff	Comment, General	Auto Charge-off Request/Approval created for account 1001193974.
8/29/2013 9:13:00PM	LAT_USA	Maturity Billing	Maturity Billing Updated. Billed/(Refund) Amount = \$20,929.86
8/29/2013 9:13:00PM	qqSFPProd	Account was termed or unterm	Credit Termination - Repossession - Default
8/30/2013 9:12:00PM	qqSblProd	Consignment Maintenance	Consignment location set to BMW Financial Services
8/30/2013 9:12:00PM	qqsfprod	Consignment Maintenance	Consigned to Manheim Riverside
8/30/2013 9:12:00PM	qqSFPProd	Lease-End Process	Future Turn In selected for 08/30/2013 at BMW FINANCIAL SERVICES with estimated mileage reading of 79512-Agent Name: C.A.R.S, Agent Contact: , Address: 5449 N PECK RD, ARCADIA, CA, 91006, Agent Phone: 6264432277, Agent Fax: , Keys: Yes
8/30/2013 9:53:00PM	WORKFLOW	Asset Recovery Note	Action: DESK Result: CHNG
8/31/2013 10:11:00AM	FUSION	Asset Recovery Note	Desk Changed from BRIDGEDESK to INVSECURED Action: SEND Result: SEND Collection Advantage data ordered on 08/31/2013. Current Balance = 20929.86

REDACTED PORTION
SUBJECT TO
CONSUMER PRIVACY

10/14/2013 12:00:00AM	Bulk Note	Credit Inquiry	Response sent on ACDV received by EFX via e-OSCAR credit reporting dispute system on 10/7/2013. Details: Consumer: SEUNGTAE KIM, Dispute Code: 103, Response Code: 2, Subscriber Code: 667BB33570, ACDV Control Number: *99993279012933028. No, images were included with the dispute.
10/23/2013 12:00:00AM	Bulk Note	Credit Inquiry	Response sent on ACDV received by EFX via e-OSCAR credit reporting dispute system on 10/13/2013. Details: Consumer: SEUNGTAE KIM, Dispute Code: 103, Response Code: 1, Subscriber Code: 667BB33570, ACDV Control Number: *99993285015204031. No, images were included with the dispute.
10/28/2013 3:50:00PM	QXG3893	Update Memo	Memo Updated By QXG3893 from RFD: ooc, prev oow 7/30 to RFD: ooc, prev oow 7/30/ Brigadoon Way bad addr
10/30/2013 1:50:00PM	qt37256	Account States Updated	ID Theft-Suspicion removed from Account States.
10/30/2013 1:56:00PM	qt37256	Collection Note	determined NO ID theft/fraud...mailed attached letter to Mr. Seung Kim
			410 S Hobart Blvd Apt 214
			Los Angeles California 90020
11/7/2013 2:29:00PM	qt37256	Collection Note	Mr. Kim called regarding NO ID theft letter. He wants to be able to prove to us that it was in fact ID theft...He again stated this his boss, Mike Kim, used his ID and copy of his DL to get this car. Mr. Kim's nickname is NOT Mike. He said Hyundai Financial also has an investigation bc a car was taken out with them in his name as well. Advsd him to send in any other docs he has proving this was ID theft. Advsd I will review further at this time
3/18/2014 9:28:00AM	QT94196	Account States Updated	Legal - General Litigation added to Account States.
6/2/2014 12:00:00AM	Bulk Note	Credit Inquiry	Response sent on ACDV received by EXP via e-OSCAR credit reporting dispute system on 5/14/2014. Details: Consumer: SEUNGTAE KIM, Dispute Code: 103, Response Code: 1, Subscriber Code: 2602980, ACDV Control Number: *2520523577001. No, images were included with the dispute.
7/28/2014 9:12:00AM	QT94196	Print/Fax	The Transaction Statement document was sent using the delivery method of Print